

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Keith William Shocker
Debtor

Case No. 25-01800-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jun 30, 2025

User: AutoDocke
Form ID: 3091

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 02, 2025:

Recip ID	Recipient Name and Address
db	Keith William Shocker, 223 E Main St, New Freedom, PA 17349-9770
5722621	+ Accts Advoca, 1001 S Fourth Street, Hamburg, PA 19526-9211
5722629	Citizens One, Attn: Bankruptcy One Citizens Plaza, Providence, RI 02903
5722654	U.S. Attorney, Middle District of Pa., 235 N Washington Ave Ste 311, Scranton, PA 18503-1533
5722655	U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: help@cibiklaw.com	Jun 30 2025 18:52:00	Michael A. Cibik, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	Email/Text: info@pamd13trustee.com	Jun 30 2025 18:52:00	Jack N Zaharopoulos, Standing Chapter 13, (Trustee), 8125 Adams Drive, Suite A, Hummelstown, PA 17036
ust	+ Email/Text: ustregion03.ha.ecf@usdoj.gov	Jun 30 2025 18:53:00	United States Trustee, US Courthouse, 1501 N. 6th St, Harrisburg, PA 17102-1104
5722622	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jun 30 2025 19:02:42	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
5722631	Email/Text: bankruptcy@collegeave.com	Jun 30 2025 18:52:00	College Ave Student Loans, Attn: Bankruptcy Attn: Bankruptcy, 233 N. King Street , Suite 400, Wilmington, DE 19801
5722623	EDI: CAPITALONE.COM	Jun 30 2025 22:44:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
5722624	EDI: CITICORP	Jun 30 2025 22:44:00	Cbna, Attn: Centralized Bankruptcy/Citicorp, PO Box 790034, St Louis, MO 63179-0034
5722625	+ EDI: CITICORP	Jun 30 2025 22:44:00	Cbna, Attn: Bankruptcy, P.O. Box 6497, Sioux Falls, SD 57117-6497
5722626	EDI: CITICORP	Jun 30 2025 22:44:00	Citibank, Citicorp Credit Svcs/Centralized Bk dept, PO Box 790040, St Louis, MO 63179-0040
5722627	+ EDI: CITICORP	Jun 30 2025 22:44:00	Citibank, Citicorp Cr Svcs/Centralized Bankruptcy, PO Box 790040, Saint Louis, MO 63179-0040
5722628	EDI: CITICORP	Jun 30 2025 22:44:00	Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, Saint Louis, MO 63179-0040
5722632	+ EDI: WFNNB.COM	Jun 30 2025 22:44:00	Comenity Capital/Dell, Attn: Bankruptcy, PO box 182125, Columbus, OH 43218-2125
5722634	EDI: IRS.COM		

District/off: 0314-1
Date Rcvd: Jun 30, 2025

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Form ID: 309I

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		Jun 30 2025 22:44:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
5722635	EDI: JPMORGANCHASE		
		Jun 30 2025 22:44:00	Jpmcb, MailCode LA4-7100 700 Kansas Lane, Monroe, LA 71203
5722636	+ EDI: LENDNGCLUB		
		Jun 30 2025 22:44:00	Lending Club, Attn: Bankruptcy 595 Market st, San Francisco, CA 94105-5839
5722637	+ EDI: LENDNGCLUB		
		Jun 30 2025 22:44:00	Lending Club, Attn: Bankruptcy, 595 Market Street, Suite 200, San Francisco, CA 94105-5839
5722638	Email/Text: camanagement@mtb.com		
		Jun 30 2025 18:53:00	M & T Bank, Attn: Bankruptcy, PO Box 844, Buffalo, NY 14240-0844
5722641	+ Email/Text: Unger@Members1st.org		
		Jun 30 2025 18:53:00	Members 1st FCU, Attn: Bankruptcy, PO Box 8893, Camo Hill, PA 17001-8893
5722640	+ Email/Text: Unger@Members1st.org		
		Jun 30 2025 18:53:00	Members 1st FCU, Attn: Bankruptcy 5000 Marketplace Way, Enola, PA 17025-2431
5722642	Email/Text: fesbank@attorneygeneral.gov		
		Jun 30 2025 18:53:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
5722643	EDI: PENNDEPTREV		
		Jun 30 2025 22:44:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
5722644	^ MEBN		
		Jun 30 2025 18:45:13	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
5722630	Email/Text: bankruptcy@swfin.com		
		Jun 30 2025 18:53:00	College Ave Student Loan Servicing, LLC, College Ave, Attn: Bankruptcy 233 N. Kin, Wilmington, DE 19801
5722645	EDI: SYNC		
		Jun 30 2025 22:44:00	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5722647	EDI: SYNC		
		Jun 30 2025 22:44:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5722648	+ EDI: SYNC		
		Jun 30 2025 22:44:00	Synchrony Bank/Care Credit, Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5722649	EDI: SYNC		
		Jun 30 2025 22:44:00	Synchrony Bank/Sams, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5722651	EDI: SYNC		
		Jun 30 2025 22:44:00	Synchrony/Ashley Furniture Homestore, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5722653	EDI: SYNC		
		Jun 30 2025 22:44:00	Synchrony/PayPal Credit, Attn: Bankruptcy, PO Box 965064, Orlando, FL 32896-5064
5722656	EDI: USBANKARS.COM		
		Jun 30 2025 22:44:00	US Bank/RMS, Attn: Bankruptcy, PO Box 5229, Cincinnati, OH 45201-5229

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5722652		Synchrony/Ashley Furniture Homestore
5722633	*+	Comenity Capital/Dell, Attn: Bankruptcy, POB 182125, Columbus, OH 43218-2125
5722639	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M & T Bank, Attn: Bankruptcy, PO Box 844, Buffalo, NY 14240
5722646	*+	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5722650	*+	Synchrony Bank/Sams, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 02, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 30, 2025 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
Michael A. Cibik	on behalf of Debtor 1 Keith William Shocker help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1: Keith William Shocker Social Security number or ITIN: xxx-xx-1940
 First Name Middle Name Last Name EIN: --_-----

Debtor 2: _____ Social Security number or ITIN: _____
 (Spouse, if filing) First Name Middle Name Last Name EIN: --_-----

United States Bankruptcy Court: Middle District of Pennsylvania Date case filed for chapter: 13 6/25/25

Case number: 1:25-bk-01800-HWV

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

04/19/21

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. §1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.


To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Keith William Shocker	
2. All other names used in the last 8 years		
3. Address	223 E Main St New Freedom, PA 17349-9770	
4. Debtor's attorney Name and address	Michael A. Cibik Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone: 215 735-1060 Email: help@cibiklaw.com
5. Bankruptcy trustee Name and address	Jack N Zaharopoulos Standing Chapter 13 (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone: 717-566-6097 Email: info@pamd13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at pacer.uscourts.gov .	Sylvia H. Rambo US Courthouse 1501 N. 6th Street Harrisburg, PA 17102	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone: (717) 901-2800 Date: 6/30/25

For more information, see page 2 >

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. *Valid photo ID and proof of Social Security number are required*	Date: July 31, 2025 at 10:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. For additional information use the QR code or visit: https://www.justice.gov/ust/ust-regions-r03/region-3-section-341-meetings-0#TrusteeZoom The Court does not endorse or exercise any responsibility of the content at this link.	Location: Meeting held by Zoom, visit join.zoom.us , Enter Meeting ID 890 248 6951, Click on Join using passcode 9568534732, or call 1-267-552-4885 														
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<table border="0"> <tr> <td>Deadline to file a complaint to challenge dischargeability of certain debts:</td> <td>Filing deadline: September 29, 2025</td> </tr> <tr> <td colspan="2">You must file:</td> </tr> <tr> <td colspan="2"> <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </td> </tr> <tr> <td>Deadline for all creditors to file a proof of claim (except governmental units):</td> <td>Filing deadline: September 3, 2025</td> </tr> <tr> <td>Deadline for governmental units to file a proof of claim:</td> <td>Filing deadline: December 22, 2025</td> </tr> </table> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. <table border="0"> <tr> <td>Deadline to object to exemptions:</td> <td>Filing deadline:</td> </tr> <tr> <td>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</td> <td>30 days after the conclusion of the meeting of creditors</td> </tr> </table>		Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: September 29, 2025	You must file:		<ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 		Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: September 3, 2025	Deadline for governmental units to file a proof of claim:	Filing deadline: December 22, 2025	Deadline to object to exemptions:	Filing deadline:	The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	30 days after the conclusion of the meeting of creditors
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Deadline to object to exemptions:	Filing deadline:															
The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	30 days after the conclusion of the meeting of creditors															
9. Filing of plan	The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent separately.															
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.															
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.															
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.															
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.															